

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-16204-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lauren M McNaught
aka Lauren Struble
84 Circle Drive
Oak Ridge, NJ 07438

Social Security No.:
xxx-xx-1540

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 6, 2024.

On 1/16/2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: February 19, 2025
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 17, 2025
JAN: mlc

Jeanne Naughton
Clerk

In re:
Lauren M McNaught
Debtor

Case No. 23-16204-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Jan 17, 2025

Form ID: 185

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015
519976263	+ Anesthesia Assoc. of Morristown, PO Box 24002, Newark, NJ 07101-0410
519976264	Anthony J. Migliaccio, Esq., American Express, 500 N Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278
519976267	+ Atlantic Health System, Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406
519976265	+ Atlantic Health System, P.O. Box 10219, Newark, NJ 07193-0219
519981115	Cross Country Mortgage, LLC, Pluese,Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
519976275	+ Jeffrey McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015
519976276	Lifeline Medical Assoc., 100 Campus Dr., Suite 405, Florham Park, NJ 07932-1006
520300775	+ Santander Consumer USA Inc., c/o Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy. N #200, Cherry Hill, NJ 08034-1925
519976287	+ Vernon Dental Assoc., 248 Rt. 94, Vernon, NJ 07462-3321

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2025 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 17 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:57	AIS Portfolio Services, LLC, Attn: BMW Financial Services NA, LLC Dep, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:17:44	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bk@szjlaw.com	Jan 17 2025 21:02:00	Santander Consumer USA Inc., Santander Consumer USA Inc, 2860 Patton Rd., Roseville, MN 55113-1100
520010437	Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:28:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519976262	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:07:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519976266	+ Email/Text: customer.service@atlantichealth.org	Jan 17 2025 21:04:00	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
519976268	+ Email/Text: customer.service@atlantichealth.org	Jan 17 2025 21:04:00	Atlantic Health System, Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
519976269	Email/PDF: acg.bmw.ebn@aisinfo.com	Jan 17 2025 21:17:40	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Jan 17, 2025

Form ID: 185

Total Noticed: 50

519993283	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jan 17 2025 21:07:08	BMW Financial Services Attn: Customer Accounting, 1400 City View Drive, Columbus, OH 43215-1477
519980747	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:42	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520416186	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:57	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519976270	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2025 21:06:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519998906	+ Email/PDF: ebn_ais@aisinfo.com	Jan 17 2025 22:28:19	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519976272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 21:46:18	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519976273	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 21:07:15	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
520027494	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 21:06:34	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520185320	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 17 2025 21:02:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9741, CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
520185319	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 17 2025 21:02:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
520035559	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 17 2025 21:02:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
519976274	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 17 2025 21:02:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
520036733	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 17 2025 21:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519976271	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2025 21:06:28	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519996012	+ Email/Text: RASEBN@raslg.com	Jan 17 2025 21:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520024615	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 21:18:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519976277	Email/Text: EBN@Mohela.com	Jan 17 2025 21:02:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
520136700	Email/Text: EBN@Mohela.com	Jan 17 2025 21:02:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520021969	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 17 2025 21:02:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519976278	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 17 2025 21:02:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
520034304	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2025 21:17:40	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
519976279	^ MEBN	Jan 17 2025 20:53:04	Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
519976280	+ Email/Text: DeftBkr@santander.us		

District/off: 0312-2

Date Rcvd: Jan 17, 2025

User: admin

Form ID: 185

Page 3 of 4

Total Noticed: 50

519976281	Email/Text: enotifications@santanderconsumerusa.com	Jan 17 2025 21:04:00	Santander Bank, N.A., 619 Alexander Road, Princeton, NJ 08540-6000
519976282	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:05:00	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
519976283	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:17:57	Synch/Husqvarna Consum, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519976284	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:06:32	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519993779	+ Email/Text: tdebn@credbankserv.com	Jan 17 2025 21:02:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519976285	^ MEBN	Jan 17 2025 20:54:46	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
519976286	^ MEBN	Jan 17 2025 20:51:59	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520010440	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Jan 17, 2025

Form ID: 185

Total Noticed: 50

Robert P. Saltzman

on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org

Scott D. Sherman

on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8